



THE CHARTERED INSTITUTE
OF LOSS ADJUSTERS

INTRODUCTION TO MOULD

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Introduction

The purpose of this paper is to provide an introduction to dealing with mould in a building and to draw out learnings to share with the CILA community.

Where to Start

Mould is not something that is specifically covered by an insured peril.

Most policy wordings will likely include a general exclusion such as:

We won't pay claims for damage caused by frost, wet or dry rot, mould or fungus.

"We won't pay for wet and dry rot or mould unless this was caused directly by any event insured by this policy;"

However, if the cause of mould is as a result of an insured peril, such as a water damage event leading to an increase in moisture content, it may then be covered for the cost of removal by the Insurer.

The risk of airborne particles (spores for mould) and the potential to spread and create cross contamination to other areas of the building is key in any early consideration of a claim along with a full risk assessment to consider exposure of the building's occupants and your own safety during a survey.

Mould can grow just about anywhere, in a freezer, in a desert, in humans, in the food we eat.



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Mould plays an important part in pharmaceuticals, food and drink and shouldn't immediately be regarded negatively.



“A visual inspection is the first practical step of assessing mould, how much can you see and is it linked to the claim? “

At a first visit consideration should be given to the requirement of PPE, whether sealing off of contaminated areas is appropriate, site signage and appropriate warnings given to the buildings occupants.

Could there be mould growth on the other side of the material or hidden in cavities that you cannot visually inspect, such as inside a ceiling or wall void, or behind a vinyl wall paper, behind panelling? Consider the need to strip out rather than injection dry to avoid the spread of the contamination and establish the extent of growth.



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“Hidden mould” is a term often used to describe the potential that the visible mould could merely be the tip of the iceberg, such concern would necessitate a more extensive survey being considered.

The work required to remove mould growth is based upon the level of contamination on a given surface, with metre squared thresholds dictating the appropriate methodology for the removal work required.



Reasons for mould growth

Mould growth can occur in a variety of claims. This could include after flooding, water damage, a fire with a lot of extinguishment water or it can be down to occupational reasons such as in a house of multiple occupation (HMO) with multiple parties using bathing facilities or where there is inadequate ventilation to control moisture levels in the indoor environment.

When conditions change in a building and moisture levels increase there is potential for mould to grow if the right temperature and moisture level is achieved and there is a nutrient source.

Mould needs a food source (nutrients) to grow, any organic matter is a possible food source, typical light weight building materials are ideal for mould to grow, this can include plasterboard, wall paper paste, timber, dead skin cells and any similar organic based material.



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Mould spores are often referred to as being either viable or non-viable, which simply means whether it can germinate, grow and release spores into the air, a non-viable mould spore will not grow and is considered to be dormant. It needs a change of the surrounding environment to activate the mould and make it viable or airborne again.

The process of removing mould or cleaning of contaminated surfaces can be divided into a three part process:

- 1) **Survey** (method statement / identification)
- 2) **Remediation** (cleaning / removal works)
- 3) **Clearance** (testing / re-assurance)



A Case Study

A large detached home suffered a leak from a pin-hole leak in a supply pipe to the 1st floor en-suite bathroom sink, the customer had gone away and the leak wasn't discovered for a number of weeks until the insured returned to the property and discovered the damage.

The property is a timber framed building with plasterboard for all internal walls.

With no natural ventilation (all windows had been left closed), the central heating left on, the conditions were right to support mould growth, the leak being undiscovered for some time created an in-door environment with a high moisture content that led to wide spread mould growth on all surfaces where mould could find nutrients to support growth.



What advice can we give?

Building owners can take steps to mitigate the risk of cannabis cultivation in their properties. Regular internal inspections of tenanted homes may discourage the 'amateur' grower setting up a small-scale operation.

Some key aspects to look for may be:

- Interference with the electricity supply
- Unexplained cables entering the property or entering parts of the building, such as the loft
- Odour of cannabis
- Reluctance of the tenant to let the inspector enter the property or certain rooms within the property
- Curtains drawn routinely during daylight hours
- High levels of condensation



- Lots of visitors/activity at the property, and at unsociable hours
- Snow melting on a roof, can suggest a strong heat presence
- Bright lights day and night

We therefore could advise landlords to:

- Be extra cautious when they have a potential tenant who wants to move in quickly, and as an inducement, may offer to pay 6 or 12 month's rent in advance
- Be aware if the tenant is too keen to take up the tenancy without really checking the property you are letting
- Consider visiting the prospective tenants at their current address if they live in the locality
- Request photographic evidence of their identity
- Check the documents provided by the tenant to see if they are forged
- Not to accept cash for the rent or the deposit
- To ask for copies of bank statements and then ensure the rent is paid from this account and also that the person making the payments is the named tenant
- Check that the address on the bank statement is their current address
- Ensure they have the Right to Rent if they are not a UK citizen (see [Checking your tenant's right to rent: Who you have to check - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/checking-your-tenant-s-right-to-rent-who-you-have-to-check))

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